

Form cscnods - ntccsclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 17-32405-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rommel E. Laurencio  
1467 North Valley Ave  
Vineland, NJ 08360

Christine E. Laurencio  
1467 North Valley Ave  
Vineland, NJ 08360

Social Security No.:

xxx-xx-4572

xxx-xx-6560

Employer's Tax I.D. No.:

---

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 7, 2022

JAN: kaj

Jeanne Naughton  
Clerk

In re:  
Rommel E. Laurencio  
Christine E. Laurencio  
Debtors

Case No. 17-32405-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Sep 07, 2022

User: admin  
Form ID: cscnods

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Rommel E. Laurencio, Christine E. Laurencio, 1467 North Valley Ave, Vineland, NJ 08360-2430
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 340514, Tampa, FL 33694-0514
517160999	+ Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
517161007	+ Inspira Medical Centers, Inc., PO Box 48274, Newark, NJ 07101-8474
517161013	+ Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
517161016	+ Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
517832281	+ RANCOCAS ANESTHESIOLOGY PA, c/o SKLAR LAW LLC, 1200 LAUREL OAK RD, STE 102, VOORHEES, NJ 08043-4317
517235649	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, PO Box 283, Trenton, NJ 08602
517161020	+ South Jersey HS Emg Phys Sv, PA, PO Box 740021, Cincinnati, OH 45274-0021
517161021	+ South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
517558692	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 07 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 07 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517160996	+ Email/Text: ally@ebn.phinsolutions.com	Sep 07 2022 20:35:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517189817	Email/Text: ally@ebn.phinsolutions.com	Sep 07 2022 20:35:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517160997	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 07 2022 20:35:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517160998	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 07 2022 20:44:41	Cap1/bstby, PO Box 30285, Salt Lake City, UT 84130-0285
517161000	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 07 2022 20:44:52	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517359462	+ Email/Text: bnc@bass-associates.com	Sep 07 2022 20:35:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
517161001	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 07 2022 20:45:06	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497

District/off: 0312-1

User: admin

Page 2 of 3

Date Recd: Sep 07, 2022

Form ID: cscnods

Total Noticed: 35

517161003	+ Email/Text: clientservices@credit-control.com	Sep 07 2022 20:35:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517161005	+ Email/Text: bankruptcy_notifications@ccsusa.com	Sep 07 2022 20:36:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
517197503	Email/Text: mrdiscen@discover.com	Sep 07 2022 20:35:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
517161006	+ Email/Text: mrdiscen@discover.com	Sep 07 2022 20:35:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517325660	+ Email/Text: BKelectronicnotices@cenlar.com	Sep 07 2022 20:35:00	HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517161009	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 07 2022 20:35:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
517161004	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 07 2022 20:44:51	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517161010	Email/Text: govtaudits@labcorp.com	Sep 07 2022 20:35:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216
517932712	+ Email/Text: mtgbk@shellpointmtg.com	Sep 07 2022 20:35:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
517932713	+ Email/Text: mtgbk@shellpointmtg.com	Sep 07 2022 20:35:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10826, Greenville, SC 29603-0826
517161014	+ Email/Text: collectionbankruptcy@oceanfirst.com	Sep 07 2022 20:35:00	OceanFirst Bank, 975 Hooper Ave, Toms River, NJ 08753-8320
517161018	+ Email/Text: EBN_Waco@Receivemorermp.com	Sep 07 2022 20:36:00	PMAB, LLC, 4135 South Stream Blvd, Suite 400, Charlotte, NC 28217-4636
517161019	+ Email/Text: clientservices@remexinc.com	Sep 07 2022 20:35:00	Remex, 307 Wall St, Princeton, NJ 08540-1515
517161022	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 07 2022 20:35:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517221120	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 07 2022 20:35:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517161002	*+	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517161008	*+	Inspira Medical Centers, Inc., PO Box 48274, Newark, NJ 07101-8474
517161011	*P++	LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270, address filed with court:, Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216
517161012	*P++	LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270, address filed with court:, Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216
517161015	*+	OceanFirst Bank, 975 Hooper Ave, Toms River, NJ 08753-8320
517161017	*+	Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
cr	##+	Rancocas Anesthesiology PA, Sklar Law LLC, Andrew Sklar, Esquire, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2022 at the address(es) listed below:

Name	Email Address
Andrew Sklar	on behalf of Creditor Rancocas Anesthesiology PA andy@sklarlaw.com kathleen@sklarlaw.com
Andrew Thomas Archer	on behalf of Debtor Rommel E. Laurencio aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Andrew Thomas Archer	on behalf of Joint Debtor Christine E. Laurencio aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor HomeBridge Financial Services Inc. rsolarz@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11